Case 2:18-bk-56656 Doc 9 Filed 10/25/18 Entered 10/26/18 00:19:47 Desc Imaged

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Information to identify the case:					
Debtor 1	Matthew Gordon Hamilton	Social Security number or ITIN xxx-xx-0154			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	Briana Lynn Hamilton	Social Security number or ITIN xxx-xx-4324			
	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Southern District of Ohio		Date case filed for chapter 7 10/22/18			
Case number:	2:18-bk-56656 Case Assigned To: Charles M Caldwell				

# Official Form 309A (For Individuals or Joint Debtors)

# Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.							
		About Debtor 1:		About Debtor 2:			
1.	Debtor's full name	Matthew Gordon Hamilton		Briana Lynn Hamilton			
2.	All other names used in the last 8 years						
3.	Address	7772 G Montgomery St Fort Knox, KY 40121		9076 Salem Hollow Rd New Straitsville, OH 43766			
4.	<b>Debtor's attorney</b> Name and address	Crystal I Zellar Zellar & Zellar, Attorneys at Law, Inc. 720 Market St Zanesville, OH 43701		Contact phone (740) 452–8439 Email: mail@zellarlaw.com			
5.	Bankruptcy trustee Name and address	Brenda K. Bowers 52 East Gay Street PO Box 1008 Columbus, OH 43216–1008		Contact phone 614–464–6290 Email: <u>bkbowers@vorys.com</u>			

For more information, see page 2 >

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Certificate of Notice Page 2 of 4

Debtor Matthew Gordon Hamilton and Briana Lynn Hamilton Case number 2:18-bk-56656

### 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

170 North High Street Columbus, OH 43215–2414 Hours open 9:00 am – 4:00 pm Monday through Friday

Contact phone (614)469–6638

Date: 10/23/18

#### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

#### December 19, 2018 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. **No** unauthorized cellular phones, cameras, recording devices, weapons, pagers or other portable electronic devices are permitted on the court's premises.

Location:

Zanesville City Hall, 401 Market Street, City Council Chambers, Zanesville, OH 43701

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 2/19/19

#### You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

## 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

# 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

#### 13. Abandonment

Pursuant to L.B.R. 6007–1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of with service of such notice on the trustee, or unless further notice is ordered by the court or requested by

If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts f<u>ree Electronic</u> Bankruptcy Noticing (EBN) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: <a href="https://bankruptcynotices.uscourts.gov">https://bankruptcynotices.uscourts.gov</a>

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Southern District of Ohio

In re:
Matthew Gordon Hamilton
Briana Lynn Hamilton
Debtors

Case No. 18-56656-cmc Chapter 7

TOTAL: 0

## **CERTIFICATE OF NOTICE**

District/off: 0648-2 User: dabneys Page 1 of 2 Date Rcvd: Oct 23, 2018 Form ID: 309A Total Noticed: 26

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 25, 2018.
                db
jdb
                 Brenda K. Bowers, 52 East Gay Street, PO Box 1008, Columbus, OH 43216-1008
19537760
                 Beach Quarters,
                                    Diamond Resorts Financial Services Inc,
                                                                                 PO Box 60480,
                  Los Angeles CA 90060-0480
19537761
                 CarMax Auto Finance, Attn: Chief Financial Officer,
                                                                            PO Box 440609,
                                                                                               Kennesaw GA 30160-9511
19537763
                 Diamond Resorts Mastercard, Barclay Bank, PO Box 8802, Wilmington DE 19899-8802
19537766
                                                 PO Box 15298,
                        Chase Card Services,
                                                                  Wilmington DE 19850-5298
19537769
                 Maurices / Capital One Bank,
                                                 PO Box 30258,
                                                                   Salt Lake City UT 84130-0258
                              Attn: Chief Financial Officer,
19537771
                                                                  PO Box 619094,
                                                                                    Dallas TX 75261-9094
                +Mr Cooper,
                               9180 Salem Hollow Rd, New Straitsville OH 43766-9741
19537773
                +Pam Nelson.
                +TEG Federal Credit Union,
                                              Attn: Chief Financial Officer,
                                                                                  1 Commerce St,
19537776
                  Poughkeepsie NY 12603-2608
19537777
                +The Community Loan Co,
                                           Attn: Chief Financial Officer, 2919 Maysville Pike,
                  Zanesville OH 43701-8578
19537778
                +USAA Federal Savings Bank,
                                                Attn: Chief Financial Officer, PO Box 619094,
                  Dallas TX 75261-9094
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mail@zellarlaw.com Oct 23 2018 19:18:02 Crystal I Zellar,

Zellar & Zellar, Attorneys at Law, Inc., 720 Market St, Zanesville, OH 43701

tr EDI: FBKBOWERS Oct 23 2018 23:04:00 Brenda K. Bowers, 52 East Gay Street, PO Box 1008,
                  Columbus, OH 43216-1008
                +E-mail/Text: ustpregion09.cb.ecf@usdoj.gov Oct 23 2018 19:18:44
                                                                                          Asst US Trustee (Col)
ust
                  Office of the US Trustee, 170 North High Street, Suite 200,
                                                                                        Columbus, OH 43215-2417
                 EDI: CHASE.COM Oct 23 2018 23:04:00
                                                                     Customer Service,
                                                                                           PO Box 15298,
19537762
                                                            Chase,
                  Wilmington DE 19850-5298
19537764
                +EDI: WFNNB.COM Oct 23 2018 23:04:00
                                                            ElderBeerman / Comenity Bank,
                                                                                              Bankruptcy Dept,
                  PO Box 182125, Columbus OH 43218-2125
                 EDI: RMSC.COM Oct 23 2018 23:04:00
19537765
                                                          Home / Synchrony Bank,
                                                                                     Bankruptcy Dept,
                  PO Box 965061, Orlando FL 32896-5061
                 EDI: CBSKOHLS.COM Oct 23 2018 23:04:00
19537767
                                                               Kohls.
                                                                       Customer Service,
                                                                                              PO Box 3043.
                  Milwaukee WI 53201-3043
                 EDI: RMSC.COM Oct 23 2018 23:04:00
19537768
                                                           Lowes / Synchrony Bank,
                                                                                       Attn Bankruptcy Dept,
                  PO Box 965060, Orlando FL 32896-5060
                                                               Military Star / The Exchange,
19537770
                 EDI: CBSAAFES.COM Oct 23 2018 23:03:00
                                                                                                 PO Box 650410,
                  Dallas TX 75265-0410
19537772
                +E-mail/Text: bankruptcies@orangelake.com Oct 23 2018 19:18:17
                                                                                        Orange Lake Resorts
                 Attn: Chief Financial Officer, 8505 W Irlo Brownson Memorial Hwy, E-mail/Text: collectionslegal@parknationalbank.com Oct 23 2018 19:19:06
                                                                                             Kissimmee FL 34747-8217
19537774
                                                                                                  Park National Bank,
                  Attn: Chief Financial Officer, PO Box 3500,
                                                                     Newark OH 43058-3500
                 E-mail/Text: bankruptcy@bbandt.com Oct 23 2018 19:18:51
                                                                                 Sheffield Financial.
19537775
                  Attn: Chief Financial Officer, 6010 Golding Center Dr, Winston Salem NC 27103-9815
19537779
                 EDI: USAA.COM Oct 23 2018 23:03:00
                                                          USAA Federal Savings Bank,
                                                                                          10750 McDermott Freeway,
                  San Antonio TX 78288-0596
19537780
                +EDI: TCISOLUTIONS.COM Oct 23 2018 23:04:00
                                                                   Yamaha Motor Finance,
                  Attn: Chief Financial Officer, PO Box 84240, Sioux Falls SD 57118-4240
                                                                                                   TOTAL: 14
            ***** BYPASSED RECIPIENTS *****
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NONE.

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2018 Signature: /s/Joseph Speetjens

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District/off: 0648-2 User: dabneys Page 2 of 2 Date Rcvd: Oct 23, 2018

Form ID: 309A Total Noticed: 26

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2018 at the address(es) listed below:

Asst US Trustee (Col) ustpregion09.cb.ecf@usdoj.gov

Brenda K. Bowers bkbowers@vorys.com, bkb@trustesolutions.net

Crystal I Zellar on behalf of Joint Debtor Briana Lynn Hamilton mail@zellarlaw.com,

Zellar.law.mail@gmail.com

Crystal I Zellar on behalf of Debtor Matthew Gordon Hamilton mail@zellarlaw.com,

Zellar.law.mail@gmail.com

TOTAL: 4